considered in all respects only as illustrative and not restrictive. The scope of the invention

is, therefore, indicated by the appended claims rather than by the foregoing description. All

changes that come within the meaning and range of equivalency of the claims are to be

embraced within their scope.

5   What is claimed is:

1.   A method for encouraging the presentation of a series of unpaid debts to a collection agency, the method comprising the steps for:

receiving a request to collect on an unpaid debt;

determining whether to allocate a reward for the unpaid debt, wherein the reward includes a non-monetary incentive;

selectively performing one or more debt collection procedures to collect at least a portion of the unpaid debt; and

selectively apportioning the portion of the unpaid debt that has been collected.

2.   A method as recited in claim 1, wherein the step for determining whether to allocate the reward comprises the steps for:

determining eligibility for receipt of the reward; and

if eligibility exists, allocating the reward.

3.   A method as recited in claim 2, wherein eligibility occurs upon education and certification in at least one of:

(i)   one or more debt collection techniques; and

(ii)   one or more techniques to receive rewards for unpaid debts.

4.   A method as recited in claim 3, wherein a reward is provided upon certification.

5.   A method as recited in claim 3, wherein a computer device is employed to perform at least one of the steps for:

(i)   receiving the request, wherein the request is an electronic request; and

(ii)   providing the education.

6.   A method as recited in claim 3, wherein the reward includes credit for use in obtaining at least one of:

(i)   a good; and

(ii)   a service.

7.   A method as recited in claim 6, wherein the credit includes a frequent flyer mile.

8.   A method as recited in claim 1, wherein the step for selectively apportioning comprises the steps for:

identifying a debt owner's amount of the portion collected, wherein the debt owner's amount is the amount of the portion that is to be provided to a service provider to whom the unpaid debt is owed; and
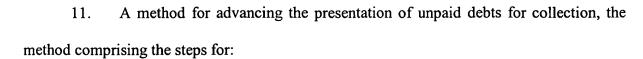
identifying a collection entity's amount of the portion collected, wherein the collection entity's amount is to be provided to an entity that performed the debt collection procedures.

9.   A method as recited in claim 8, further comprising the steps for:

determining whether one or more letter-writing vouchers are desired; and

if the vouchers are desired, subtracting a payment for the vouchers from the

debt owner's amount prior to providing the debt owner's amount to the service

5   provider to whom the unpaid debt is owed.

10.   A method as recited in claim 9, wherein the vouchers include a book of

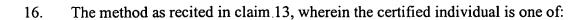vouchers that comprises a minimum number of vouchers required for purchase.

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11.   A method for advancing the presentation of unpaid debts for collection, the method comprising the steps for:

certifying an individual to receive a reward for providing at least one in a series of unpaid debts to a collection entity, wherein the reward includes one or more non-monetary incentives;

providing the reward to the certified individual upon providing the unpaid debt to the collection entity.

12.   The method as recited in claim 11, wherein the step for certifying comprises the step for providing education relating to at least one of:

(i)   debt collection; and

(ii)   an incentive program that includes the non-monetary incentives.

13.   The method as recited in claim 12, wherein the amount of the reward provided to the certified individual corresponds to a characteristic of the unpaid debt owed by a recipient to a service provider.

14.   The method as recited in claim 13, wherein the characteristic includes a face value amount of the unpaid debt.

15.   The method as recited in claim 13, wherein the characteristic includes an ability to collect on the unpaid debt.

16. The method as recited in claim.13, wherein the certified individual is one of:

      (i)   the service provider; and

      (ii)   a representative of the service provider.

5   17. The method as recited in claim 11, further comprising the step for providing a reward to the individual upon certification.

18.   A method for encouraging the presentation of a series of unpaid debts to a collection agency for pursuing collection on the unpaid debts, the method comprising the steps for:

    providing a debt collection service for a flat fee;

5   receiving a request to perform the debt collection service to collect on an unpaid debt;

    collecting at least a portion of the unpaid debt; and

    subtracting at least a portion of the flat fee from the portion of the unpaid debt that has been collected as payment for the flat fee.

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19.   A method as recited in claim 18, wherein the debt collection service requires at least a minimum number of requests to be received over a period of time.

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20.   A computer program product for implementing within a computer system a method for encouraging presentation of unpaid debts for collection, the computer program product comprising:

a computer readable medium for providing computer program code means

5   utilized to implement the method, wherein the computer program code means is comprised of executable code for implementing the steps for:

receiving a request to collect on an unpaid debt;

determining whether to allocate a reward for the unpaid debt, wherein the reward includes a non-monetary incentive; and

10   selectively apportioning monies that have been collected on the unpaid debt.

21.   A computer program product as recited in claim 20, wherein the step for determining whether to allocate the reward comprises the steps for:

15   determining eligibility for receipt of the reward; and

if eligibility exists, allocating the reward.

22.   A computer program product as recited in claim 21, wherein the amount of the reward allocated corresponds to a characteristic of the unpaid debt owed by a recipient to a

20   service provider, and wherein the reward includes credit for use in obtaining at least one of:

(i)   a good; and

(ii)   a service.

23.   A computer program product as recited in claim 20, wherein the step for receiving a request to collect on the unpaid debt comprises the step for using a link to automatically receive the request to collect on the unpaid debt, wherein the request is generated upon nonpayment of the debt over a period of time.

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